

ABSTRACT OF THE DISCLOSURE

A financial processing system that accesses account, event and organization attributes from a relational database management database, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status. Profitability calculations are performed in the computer using the account, event and organization attributes accessed from the relational database management system, as well as one or more profit factors and one or more rules. The profitability calculations comprise the following:

$$\begin{aligned} \text{Profit (a)} &= \text{Net Interest Revenue (NIR) (a)} \\ &+ \text{Other Revenue (OR) (a)} \\ &- \text{Direct Expense (DE) (a)} \\ &- \text{Indirect Expense (IE) (a)} \\ &- \text{Risk Provision (RP) (a)} \end{aligned}$$

for an account a_i . The profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, and the amortization calculations amortize the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i . In alternative embodiments, the amortization calculations are selected from a group comprising cash basis, straight-line, declining balance and interest methods.

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